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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

ATTORNEY DOCKET NO. 049212-0104

Applicants: Bruce BENT et al.  
Title: SYSTEMS AND METHODS FOR ADMINISTERING  
RETURN SWEEP ACCOUNTS  
Appl. No.: 10/071,053  
Filing Date: 02/08/2002  
Examiner: Daniel S. Felten  
Art Unit: 3693  
Confirmation Number: 9308

**INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR §1.56**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Submitted herewith on Form PTO/SB/08 is a listing of documents known to Applicants in order to comply with Applicants' duty of disclosure pursuant to 37 CFR §1.56.

A copy of each non-U.S. patent document and each non-patent document is being submitted to comply with the provisions of 37 CFR §1.97 and §1.98.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR §1.56(b). Applicants do not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any document which is determined to be a *prima facie* art reference against the claims of the present application.

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**TIMING OF THE DISCLOSURE**

The listed documents are being submitted in compliance with 37 CFR §1.97(c), before the mailing date of either a final action under 37 CFR §1.113, a notice of allowance under 37 CFR §1.311, or an action that otherwise closes prosecution in the application.

**RELEVANCE OF EACH DOCUMENT**

All of the documents are in English.

Applicants respectfully request that each listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO/SB/08 be returned in accordance with MPEP §609.

**FEE**

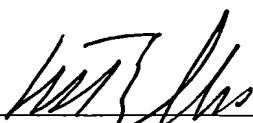
A credit card payment form in the amount of \$180.00 is enclosed in accordance with 37 CFR §1.17(p) to cover the fee associated with an information disclosure statement under 37 CFR §1.97(c) in the amount of \$180.00.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by the credit card payment form being unsigned, providing incorrect information resulting in a rejected credit card transaction, or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741.

Respectfully submitted,

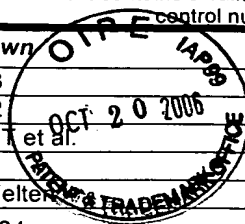
October 20, 2006  
Date

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Substitute for form 1449/PTO		<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>		<b>Application Number</b>	10/071,053
Date Submitted: October 20, 2006		<b>Filing Date</b>	02/08/2002
(use as many sheets as necessary)		<b>First Named Inventor</b>	Bruce BENT et al.
		<b>Art Unit</b>	3693
		<b>Examiner Name</b>	Daniel S. Felten
		<b>Attorney Docket Number</b>	049212-0104
Sheet	1	of	3



U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
	D1	5,878,405	03-02-1999	GRANT et al.	
	D2	6,052,673	04-18-2000	LEON et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)				

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.		
	D3	ANDERSON et al. "Retail Sweep Programs and Bank Reserves," Federal Reserve Bank of St. Louis Review, Bell & Howell Information and Learning Company, Vol. 83, Issue 1, 24 Sheets, January 1, 2001.		
	D4	Declaration of Mr. Bruce Bent II, Vice Chairman and Registrant of Applicant on the date of first commercial use of the service providing interest and FDIC insurance for checking accounts by means of a system using money market deposit accounts (MMDA's) of October 23, 1997		
	D5	BRITT, "Struggling with Sweep Accounts," America's Community Banker, Vol. 6, No. 12, 11 Sheets, December 1, 1997.		
	D6	CHAPELLE, "Merrill's Rivals Say They, Too. Offer Services Beyond Banking," Securities Data Publishing On Wall Street, 2 Sheets, February 1, 2003.		
	D7	CHAPELLE et al. "Peering Into Tomorrow: At the Threshold of a New Century, Brokers and Others Discuss Where They were Going," Securities Data Publishing on Wall Street, 6 Sheets, December 1, 1999.		
	D8	COYLE, "A Look at commercial Demand Deposit Options," America's Community Banker, Vol. 9, Issue 2, Bell & Howell Information and Learning Company, 9 Sheets, February 1, 2000.		
	D9	CROCKETT, "Big Banks Found Stepping Up Marketing of 'Sweep' Accounts," American Banker, Vol. 159, No. 198, American Banker Inc., 3 Sheets, October 13, 1994.		

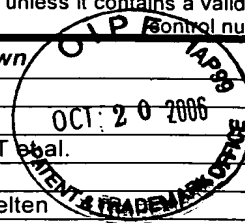
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Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>6</sup>
	D10	FREDRICKSON, "Rising Rates Rescue Money Fund Firm Reserve Profits by Picking Niches," Crain's New York Business, Crain Communications Inc., Vol. 20, Issue 51, 2 Sheets, December 20, 2004	
	D11	HOFFMAN, "Reserve's FDIC-Insured Account Draws Regionals; But some see little need for insurance," Crain Communications Inc., Investment News, 2 Sheets, June 4, 2001.	
	D12	KEENAN, "Tapping Brokerages for Alternative to CDs," American Banker, The Financial Services Daily, 3 Sheets, February 18, 2004.	
	D13	LAVINE, "Check Out High-Yield Checking Accounts," Broward Daily Business Review, Vol. 39, No. 102, 2 Sheets, April 27, 1998.	
	D14	MCREYNOLDS, "The Power of CASH: Ho-hum cash can be great product (and lead to more business) in troubled times," Securities Data Publishing on Wall Street, 3 Sheets, June 1, 2002.	
	D15	MCREYNOLDS et al. "Unusual Products for Unusual Times," Securities Data Publishing on Wall Street, 6 Sheets, May 1, 2001.	
	D16	POTTER, "As Sweep Accounts Continue to Grow, So do Community Bank Options," America's Community Banker, Vol. 9, Issue 8, Bell & Howell Information and Learning Company, 3 Sheets, August 1, 2000.	
	D17	SHARE, "New Service Skirts FDIC's \$100K Limit," Dialog Web Command Mode, 2 Sheets, June 13, 2003, <a href="http://www.dialogweb.com/cgi/dwclient">http://www.dialogweb.com/cgi/dwclient</a> .	
	D18	SMITH, "IBAA Won't Push Interest-Bearing Checking For Business; Says Too Few Members Want It," The American Banker, 2 Sheets, April 18, 1996.	
	D19	STAFFORD, "New Bank Program Allows \$1 Million in Insured Deposits," Dialog Web Command Mode, 3 Sheets, August 24, 2003, <a href="http://www.dialogweb.com/cgi/dwclient">http://www.dialogweb.com/cgi/dwclient</a> .	
	D20	WILSON, "How Cash Management Services Can Help Your Bank Cultivate New Relationships with Commercial Customers," America's Community Banker, Vol. 10, Issue 5, Bell & Howell Information and Learning Company, 8 Sheets, May 1, 2001.	
	D21	"Man Bites Dog: Funds Move Into Banking," IBC's Money Fund Selector, 2 Sheets, November 6, 1998.	
	D22	About iMoneyNet, Inc., About iMoneyNet's Money Funds Division, 4 Sheets, August 21, 2003, <a href="http://www.ibcdata.com/about.htm">http://www.ibcdata.com/about.htm</a> .	
	D23	"Reverse Ups Insurance Limit On Money Market Account," Thomson Financial Inc., Mutual Fund Market News, 1 Sheet, August 26, 2002.	

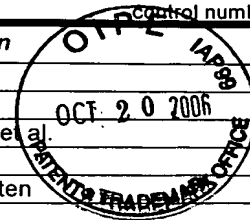
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	D24	"The Reverse Funds to Offer up to \$600,000 of FDIC Insurance on Reserve Insured Deposits; Addressing Investor Needs for Increased Safety, Flexibility and a Competitive Yield," Business Wire, Inc. Business Wire, 2 Sheets, August 13, 2002.	
	D25	"The Bank of New York adds a \$300,000 FDIC-Insured Money Market Account Option to its Dividend Income Checking Account," PR Newswire Associations, Inc., PR Newswire, 2 Sheets, April 18, 2002.	
	D26	The Reserve Fund, Study of U.S. Patent No. 6,374,231, 1 Sheet.	
	D27	"Bank of Oak Ridge to Offer FDIC Insurance on up to \$1.5 Million," Dialog Web Command Mode, 2 Sheets, September 25, 2003, <a href="http://www.dialogweb.com/cgi/dwclient">http://www.dialogweb.com/cgi/dwclient</a> .	
	D28	Reserve Management Corporation, Reserve Insured Deposits, Serial No. 76/315,600, Issued.	
	D29	The Reserve, "What Sets Us Apart," 2 Sheets, October 4, 2006, <a href="http://www.ther.com/bank/bank_wsua.shtml">http://www.ther.com/bank/bank_wsua.shtml</a> .	
	D30	The Reserve, "Reserve Insured Deposits," 2 Sheets, October 4, 2006, <a href="http://www.ther.com/ps/ps_fif.shtml">http://www.ther.com/ps/ps_fif.shtml</a> .	
	D31	The Reserve, "Company History," 3 Sheets, October 4, 2006, <a href="http://www.ther.com/aboutus/history.shtml">http://www.ther.com/aboutus/history.shtml</a> .	
	D32	The Reserve, "Reserve Insured Deposits Program," 2 Sheets, October 4, 2006, <a href="http://www.ther.com/bank/bank_insdep.shtml">http://www.ther.com/bank/bank_insdep.shtml</a> .	
	D33	Reserve Insured Deposits, United States Patent and Trademark Office, Reg. No. 2,694,910, Registered March 11, 2003, 1 Sheet.	

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